

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: FLETCHER, TODD A § Case No. 09-73411
FLETCHER, PATRICIA M §
§
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH D. OLSEN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

| | |
|---|----------------------------------|
| Assets Abandoned: <u>\$96,968.00</u> | Assets Exempt: <u>\$1,100.00</u> |
| <i>(without deducting any secured claims)</i> | |

| | |
|--|---|
| Total Distribution to Claimants: <u>\$4,873.26</u> | Claims Discharged Without Payment: <u>\$0.00</u> |
|--|---|

Total Expenses of Administration: \$62,905.05

3) Total gross receipts of \$ 112,020.57 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 44,242.26 (see **Exhibit 2**), yielded net receipts of \$67,778.31 from the liquidation of the property of the estate, which was distributed as follows:

| | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|---------------------|---------------------|--------------------|--------------------|
| SECURED CLAIMS (from Exhibit 3) | \$0.00 | \$105,967.06 | \$0.00 | \$0.00 |
| PRIORITY CLAIMS: | | | | |
| CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4) | 0.00 | 62,905.05 | 62,905.05 | 62,905.05 |
| PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5) | 0.00 | 0.00 | 0.00 | 0.00 |
| PRIORITY UNSECURED CLAIMS (from Exhibit 6) | 0.00 | 0.00 | 0.00 | 0.00 |
| GENERAL UNSECURED CLAIMS (from Exhibit 7) | 0.00 | 9,678.02 | 4,873.26 | 4,873.26 |
| TOTAL DISBURSEMENTS | \$0.00 | \$178,550.13 | \$67,778.31 | \$67,778.31 |

4) This case was originally filed under Chapter 7 on August 13, 2009.
 The case was pending for 88 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/06/2017 By: /s/JOSEPH D. OLSEN
 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 —GROSS RECEIPTS

| DESCRIPTION | UNIFORM TRAN. CODE ¹ | \$ AMOUNT RECEIVED |
|-------------------------------|------------------------------------|-----------------------|
| PI case - vaginal mesh action | 1242-000 | 112,020.57 |
| TOTAL GROSS RECEIPTS | | \$112,020.57 |

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES

| PAYEE | DESCRIPTION | UNIFORM TRAN. CODE | \$ AMOUNT PAID |
|---|----------------------------|-----------------------|--------------------|
| Patricia Fletcher | Debtor's P.I. exemption | 8100-002 | 15,000.00 |
| Patricia Fletcher | Per court order 10/31/2016 | 8200-002 | 20,000.00 |
| FLETCHER, PATRICIA | | 8200-002 | 9,242.26 |
| TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES | | | \$44,242.26 |

EXHIBIT 3 —SECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|-----------------------------|---------------------------|--------------------------|--|--------------------|-------------------|----------------|
| 1 | CITIZENS FINANCE | 4110-000 | N/A | 3,447.13 | 0.00 | 0.00 |
| 5S | AMERICAN GENERAL FINANCE | 4110-000 | N/A | 1,100.00 | 0.00 | 0.00 |
| 8 | -2 Chase Home Finance LLC | 4110-000 | N/A | 101,419.93 | 0.00 | 0.00 |
| TOTAL SECURED CLAIMS | | | \$0.00 | \$105,967.06 | \$0.00 | \$0.00 |

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|---|--------------------|------------------|-----------------|----------------|-------------|
| Trustee Compensation - Joseph D. Olsen | 2100-000 | N/A | 6,638.92 | 6,638.92 | 6,638.92 |
| Trustee Expenses - JOSEPH D. OLSEN | 2200-000 | N/A | 220.52 | 220.52 | 220.52 |
| Attorney for Trustee Fees (Trustee Firm) - Joseph D Olsen | 3110-000 | N/A | 2,337.50 | 2,337.50 | 2,337.50 |
| Other - Freese & Goss, PLLC | 3210-600 | N/A | 52,509.84 | 52,509.84 | 52,509.84 |
| Other - Garretson Resolution Group | 3992-000 | N/A | 1,002.33 | 1,002.33 | 1,002.33 |
| Other - Rabobank, N.A. | 2600-000 | N/A | 105.30 | 105.30 | 105.30 |
| Other - Rabobank, N.A. | 2600-000 | N/A | 90.64 | 90.64 | 90.64 |
| TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES | | N/A | \$62,905.05 | \$62,905.05 | \$62,905.05 |

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------|------------------|-----------------|----------------|-------------|
| | None | | | | |
| TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES | | N/A | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6E) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|--|----------|--------------------|---------------------------------|--|----------------|-------------|
| | | None | | | | |
| TOTAL PRIORITY UNSECURED CLAIMS | | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6F) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|-----------|--|--------------------|---------------------------------|--|----------------|-------------|
| 2 | MUTUAL MANAGEMENT SERVICES | 7100-000 | N/A | 218.26 | 0.00 | 0.00 |
| 3 | AMERICAN INFOSOURCE LP AS AGENT FOR | 7100-000 | N/A | 192.04 | 192.04 | 192.04 |

| | | | | | | |
|---------------------------------------|--|----------|--------|------------|------------|------------|
| 3I | AMERICAN INFOSOURCE LP AS AGENT FOR | 7990-000 | N/A | 6.82 | 6.82 | 6.82 |
| 4 | ALL CREDIT LENDERS | 7100-000 | N/A | 497.84 | 0.00 | 0.00 |
| 5U | AMERICAN GENERAL FINANCE | 7100-000 | N/A | 2,211.81 | 2,211.81 | 2,211.81 |
| 6 | Cottonwood Financial Illinois, LLC | 7100-000 | N/A | 727.66 | 0.00 | 0.00 |
| 7 | AFFORDABLE CASH ADVANCE | 7100-000 | N/A | 233.12 | 0.00 | 0.00 |
| 9 | AFFORDABLE CASH ADVANCE | 7100-000 | N/A | 233.12 | 0.00 | 0.00 |
| 10 | HEALTHFIRST PHYS REHAB | 7100-000 | N/A | 367.18 | 0.00 | 0.00 |
| 11 | ROCKFORD HEALTH PHYSICIANS | 7100-000 | N/A | 643.80 | 274.00 | 274.00 |
| 11I | ROCKFORD HEALTH PHYSICIANS | 7990-000 | N/A | 9.73 | 9.73 | 9.73 |
| 12 | PRA Receivables Management, LLC | 7100-000 | N/A | 150.49 | 150.49 | 150.49 |
| 12I | PRA Receivables Management, LLC | 7990-000 | N/A | 5.34 | 5.34 | 5.34 |
| 13 | Seventh Avenue | 7100-000 | N/A | 283.52 | 283.52 | 283.52 |
| 13I | Seventh Avenue | 7990-000 | N/A | 10.07 | 10.07 | 10.07 |
| 14 | Clerk of the United States Bankruptcy Court - PALISADES | 7100-001 | N/A | 1,199.40 | 1,199.40 | 1,199.40 |
| 14I | Clerk of the United States Bankruptcy Court - PALISADES | 7990-001 | N/A | 42.59 | 42.59 | 42.59 |
| 15 | Asset Acceptance LLC / Assignee / Target National | 7100-000 | N/A | 174.25 | 174.25 | 174.25 |
| 15I | Asset Acceptance LLC / Assignee / Target National | 7990-000 | N/A | 6.19 | 6.19 | 6.19 |
| 16 | ROCK RIVER WATER RECLAMATION DISTRI | 7100-000 | N/A | 355.41 | 0.00 | 0.00 |
| 17 | MUTUAL MANAGEMENT SERVICES | 7100-000 | N/A | 433.31 | 0.00 | 0.00 |
| 18 | Cottonwood Financial Illinois, LLC. | 7100-000 | N/A | 727.66 | 0.00 | 0.00 |
| 19 | NICOR GAS COMPANY | 7100-000 | N/A | 220.64 | 220.64 | 220.64 |
| 19I | NICOR GAS COMPANY | 7990-000 | N/A | 7.83 | 7.83 | 7.83 |
| 20 | ROCKFORD HEALTH PHYSICIANS | 7100-000 | N/A | 641.40 | 0.00 | 0.00 |
| 5UI | AMERICAN GENERAL FINANCE | 7990-000 | N/A | 78.54 | 78.54 | 78.54 |
| TOTAL GENERAL UNSECURED CLAIMS | | | \$0.00 | \$9,678.02 | \$4,873.26 | \$4,873.26 |

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 09-73411

Case Name: FLETCHER, TODD A
FLETCHER, PATRICIA M

Period Ending: 04/06/17

Trustee: (330400) JOSEPH D. OLSEN

Filed (f) or Converted (c): 11/19/09 (c)

§341(a) Meeting Date: 01/07/10

Claims Bar Date: 01/13/16

| 1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. # | 2 Petition/ Unscheduled Values | 3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | 4 Property <u>Abandoned</u> OA=§554(a) | 5 Sale/Funds Received by the Estate | 6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
|--|---|--|---|--|--|
| 1 Checking - Associated | 0.00 | 0.00 | | 0.00 | FA |
| 2 HHGS/furnishings | 1,500.00 | 0.00 | | 0.00 | FA |
| 3 Clothing and personal items | 1,000.00 | 0.00 | | 0.00 | FA |
| 4 Wedding Rings | 100.00 | 0.00 | | 0.00 | FA |
| 5 (4) term life insur. policy | 0.00 | 0.00 | | 0.00 | FA |
| 6 401K Plan | 2,800.00 | 0.00 | | 0.00 | FA |
| 7 Interest in Pension | Unknown | 0.00 | | 0.00 | FA |
| 8 Void | 0.00 | 0.00 | | 0.00 | FA |
| 9 Single family residence - 717 Grand Ave. | 87,993.00 | 0.00 | | 0.00 | FA |
| 10 PI case - vaginal mesh action (u) | 15,000.00 | 0.00 | | 112,020.57 | FA |
| 11 Void | 0.00 | 0.00 | | 0.00 | FA |
| 12 Void | 0.00 | 0.00 | | 0.00 | FA |
| 13 Void | 0.00 | 0.00 | | 0.00 | FA |
| 14 Void | 0.00 | 0.00 | | 0.00 | FA |
| 15 Void | 0.00 | 0.00 | | 0.00 | FA |
| 16 Void | 0.00 | 0.00 | | 0.00 | FA |
| 17 Void | Unknown | 0.00 | | 0.00 | FA |
| 18 1996 Chrysler Cirrus | 1,275.00 | 0.00 | | 0.00 | FA |
| 19 1997 Dodge Avenger | 1,725.00 | 0.00 | | 0.00 | FA |
| 20 1994 Mazda | 575.00 | 0.00 | | 0.00 | FA |
| 21 Void | 0.00 | 0.00 | | 0.00 | FA |
| 22 Void | 0.00 | 0.00 | | 0.00 | FA |
| 23 Void | 0.00 | 0.00 | | 0.00 | FA |
| 24 Void | 0.00 | 0.00 | | 0.00 | FA |
| 25 Void | 0.00 | 0.00 | | 0.00 | FA |
| 25 Assets | Totals (Excluding unknown values) | \$111,968.00 | | \$112,020.57 | \$0.00 |

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-73411

Case Name: FLETCHER, TODD A
FLETCHER, PATRICIA M

Period Ending: 04/06/17

Trustee: (330400) JOSEPH D. OLSEN

Filed (f) or Converted (c): 11/19/09 (c)

§341(a) Meeting Date: 01/07/10

Claims Bar Date: 01/13/16

| 1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. # | 2 Petition/ Unscheduled Values | 3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | 4 <u>Property Abandoned</u> OA=§554(a) | 5 Sale/Funds Received by the Estate | 6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
|--|---|--|--|--|--|
|--|---|--|--|--|--|

Major Activities Affecting Case Closing:

This case was previously administered by a different Trustee with a No Asset Report being filed and the case closed on 3/15/10. Later a vaginal mesh tort claim settlement came to the attention of the prior Trustee who is no longer a panel member and the case was assigned to the current Trustee. The file was reopened on or about 10/7/15. Since its reopening, the Trustee has filed a motion to employ special counsel to complete the vaginal mesh tort claim settlement process and that motion will be heard on 1/11/16. It is estimated the gross settlement will be approximately \$120,000.00 with the net payout to the Trustee being approximately one-half that amount (\$59,000.00). The Trustee anticipates the file being completed during calendar year 2016 but is at the mercy at the settlement coordinator for the multi-district litigation on receiving the distribution check.

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): November 22, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 09-73411

Trustee: JOSEPH D. OLSEN (330400)

Case Name: FLETCHER, TODD A
FLETCHER, PATRICIA M

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**6019

Account: *****2966 - Checking Account

Period Ending: 04/06/17

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

| 1 Trans. Date | 2 {Ref #} / Check # | 3 Paid To / Received From | 4 Description of Transaction | T-Code | 5 Receipts \$ | 6 Disbursements \$ | 7 Checking Account Balance |
|---------------------|---------------------------|---|--|----------|---------------------|--------------------------|----------------------------------|
| 09/08/16 | {10} | Boston Scientific QSF | PI settlement funds | 1242-000 | 112,020.57 | | 112,020.57 |
| 09/19/16 | 101 | Patricia Fletcher | Debtor's P.I. exemption | 8100-002 | | 15,000.00 | 97,020.57 |
| 09/20/16 | 102 | Freese & Goss, PPLC | Per Court Order of 7/11/16 - P.I. attys fees & costs | 3210-600 | | 52,509.84 | 44,510.73 |
| 09/20/16 | 103 | Garretson Resolution Group | Per Court order of 7/11/16 - settlement administration fee | 3992-000 | | 1,002.33 | 43,508.40 |
| 09/30/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 105.30 | 43,403.10 |
| 10/31/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 90.64 | 43,312.46 |
| 11/02/16 | 104 | Patricia Fletcher | Per court order 10/31/2016 | 8200-002 | | 20,000.00 | 23,312.46 |
| 12/28/16 | 105 | Joseph D. Olsen | | 2100-000 | | 6,638.92 | 16,673.54 |
| 12/28/16 | 106 | JOSEPH D. OLSEN | | 2200-000 | | 220.52 | 16,453.02 |
| 12/28/16 | 107 | Joseph D Olsen | | 3110-000 | | 2,337.50 | 14,115.52 |
| 12/28/16 | 108 | AMERICAN INFOSOURCE LP AS AGENT FOR | Voided on 12/28/16 | 7100-004 | | 192.04 | 13,923.48 |
| 12/28/16 | 108 | AMERICAN INFOSOURCE LP AS AGENT FOR | Voided: check issued on 12/28/16 | 7100-004 | | -192.04 | 14,115.52 |
| 12/28/16 | 109 | AMERICAN GENERAL FINANCE | | 7100-000 | | 2,211.81 | 11,903.71 |
| 12/28/16 | 110 | ROCKFORD HEALTH PHYSICIANS | | 7100-000 | | 274.00 | 11,629.71 |
| 12/28/16 | 111 | PRA Receivables Management, LLC | | 7100-000 | | 150.49 | 11,479.22 |
| 12/28/16 | 112 | Seventh Avenue | | 7100-000 | | 283.52 | 11,195.70 |
| 12/28/16 | 113 | PALISADES COLLECTIONS LLC | Stopped on 03/29/17 | 7100-005 | | 1,199.40 | 9,996.30 |
| 12/28/16 | 114 | Asset Acceptance LLC / Assignee / Target National | | 7100-000 | | 174.25 | 9,822.05 |
| 12/28/16 | 115 | NICOR GAS COMPANY | | 7100-000 | | 220.64 | 9,601.41 |
| 12/28/16 | 116 | AMERICAN INFOSOURCE LP AS AGENT FOR | | 7990-000 | | 6.82 | 9,594.59 |
| 12/28/16 | 117 | AMERICAN INFOSOURCE LP AS AGENT FOR | | 7100-000 | | 192.04 | 9,402.55 |
| 12/28/16 | 118 | ROCKFORD HEALTH PHYSICIANS | | 7990-000 | | 9.73 | 9,392.82 |
| 12/28/16 | 119 | PRA Receivables Management, LLC | | 7990-000 | | 5.34 | 9,387.48 |
| 12/28/16 | 120 | Seventh Avenue | | 7990-000 | | 10.07 | 9,377.41 |
| 12/28/16 | 121 | PALISADES COLLECTIONS LLC | Stopped on 03/29/17 | 7990-005 | | 42.59 | 9,334.82 |
| 12/28/16 | 122 | Asset Acceptance LLC / Assignee / Target National | | 7990-000 | | 6.19 | 9,328.63 |
| 12/28/16 | 123 | NICOR GAS COMPANY | | 7990-000 | | 7.83 | 9,320.80 |
| 12/28/16 | 124 | AMERICAN GENERAL FINANCE | | 7990-000 | | 78.54 | 9,242.26 |

Subtotals : \$112,020.57 \$102,778.31

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 09-73411

Trustee: JOSEPH D. OLSEN (330400)

Case Name: FLETCHER, TODD A
FLETCHER, PATRICIA M

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**6019

Account: *****2966 - Checking Account

Period Ending: 04/06/17

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

| 1 Trans. Date | 2 {Ref #} / Check # | 3 Paid To / Received From | 4 Description of Transaction | 5 T-Code | 6 Receipts \$ | 7 Disbursements \$ | Checking Account Balance |
|---------------------|---------------------------|--|---|-------------|---------------------|--------------------------|-----------------------------|
| 12/28/16 | 125 | FLETCHER, PATRICIA | | 8200-002 | | 9,242.26 | 0.00 |
| 03/29/17 | 113 | PALISADES COLLECTIONS LLC | Stopped: check issued on 12/28/16 | 7100-005 | | -1,199.40 | 1,199.40 |
| 03/29/17 | 121 | PALISADES COLLECTIONS LLC | Stopped: check issued on 12/28/16 | 7990-005 | | -42.59 | 1,241.99 |
| 03/29/17 | 126 | Clerk of the United States Bankruptcy Court | REISSUED CHECK FROM STALE CHECK PROCESSING | | | 1,241.99 | 0.00 |
| | | PALISADES COLLECTIONS LLC | | 1,199.40 | 7100-001 | | 0.00 |
| | | PALISADES COLLECTIONS LLC | | 42.59 | 7990-001 | | 0.00 |

| | | | |
|-------------------------------------|---------------------|--------------------|--------|
| ACCOUNT TOTALS | 112,020.57 | 112,020.57 | \$0.00 |
| Less: Bank Transfers | 0.00 | 0.00 | |
| Subtotal | 112,020.57 | 112,020.57 | |
| Less: Payments to Debtors | | 44,242.26 | |
| NET Receipts / Disbursements | \$112,020.57 | \$67,778.31 | |

| | |
|---------------------------|-------------|
| Net Receipts : | 112,020.57 |
| Less Payments to Debtor : | 44,242.26 |
| Net Estate : | \$67,778.31 |

| TOTAL - ALL ACCOUNTS | Net Receipts | Net Disbursements | Account Balances |
|----------------------|-----------------|----------------------|---------------------|
| Checking # *****2966 | 112,020.57 | 67,778.31 | 0.00 |
| | \$112,020.57 | \$67,778.31 | \$0.00 |